

Document: Dental Comparison	Document #: BEN-AE-009	Issue date: 10/01/2009	Revision #: 000	Revision date: 10/01/2009
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Fermilab Dental Plan Summary

	CIGNA Dental Core PPO Plan		CIGNA Dental Care HMO Plan
Calendar Year Maximum	\$2,000 <i>includes both in and out of network services</i>		No Dollar Maximum
Calendar Year Deductible (Your cost)	Individual \$50.00	Family \$150.00	None
<u>Procedure</u>	Participant Responsibility In-Network	Participant Responsibility Out-of-Network	Participant Responsibility
<i>Class I Preventive & Diagnostic Care</i>			
Oral Exams (Two per year) Routine Cleanings (Two per year) Cleaning (Prophylaxis) Bitewing X-rays (Frequency Limits Apply) Panoramic X-Rays (One every 3 Years) Sealants (limitations apply)	No Charge	No Charge (up to Reasonable and Customary Allowances)	No Charge
Class II Basic Restorative	Subject to deductible Based on contracted fees	Subject to deductible Based on Reasonable and Customary	Based on Fee Schedule
Fillings –Amalgam	20%	20%	No Charge

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Root Canal	20%	20%	Fee varies based on type of Root Canal-Excludes Final restoration) Anterior Root Canal \$ 10.00 Bicuspid Root Canal \$ 25.00 Molar Root Canal \$230.00
Class III Major Restorative	Subject to deductible Based on contracted fees	Subject to deductible Based on Reasonable and Customary	Based on Fee Schedule
Crowns	50%	50%	Porcelain/Ceramic Substrate \$ 395.00 Porcelain Fused to High Noble Metal \$ 360.00 Full Cast Noble Metal \$ 335.00 Titanium \$ 360.00
Dentures	50%	50%	Full Upper Denture \$425.00 Full Lower Denture \$425.00 Upper Partial Denture (Resin Base) \$315.00
Bridges	50%	50%	Pontic Porcelain Fused to High Noble Metal \$360.00 Pontic-Porcelain Fused to Noble Metal \$335.00
Surgical Implants	50%	50%	Not Covered
Class IV Orthodontia	Lifetime Maximum \$1,500 Dependent Children to age 19		Maximum benefit of 24 Months Separate Treatment Fee and Charge Per Month Dependent Children up to age 19 Adults
Orthodontic Treatment	50%	50%	<i>Varies per service</i>
Periodic Treatment Visit			Children 24 Month Treatment Fee \$1,800.00 Charge per month for 24 months \$ 75.00 Adult 24 Month Treatment Fee \$2,400.00 Charge Per Month for 24 Months \$ 100.00

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